

From: Dale L Leighty [dleighty@fnblasanimas.com]

Sent: Monday, June 05, 2006 9:06 AM

To: ChangeInControl; Barbara Walker

Subject: Home Depot

Follow Up Flag: Follow up

Flag Status: Green

Please deny the application of Home Depot, Inc. to acquire a Utah industrial loan company, Enerbank. I also ask you to hold a public hearing on the application.

As the pending WalMart application, this proposed acquisition is contrary to the established and well founded policy of separation of banking and commerce. As with Walmart, there is a real threat to the FDIC insurance fund. While both parent companies are solid today, we musn't forget K-Mart and many other large retailers who have recently gone through bankruptcy.

The potential for conflict of interest and requiring suppliers to " bank with them" is real and cause for concern. The impact on community banks has the potential to be devastating to local communities that are already negatively impacted by the big box stores.

I am concerned about the fundamental shift of direction of our financial system. The Utah ILC charter puts our nation at risk and is a move in the wrong direction at a time when the FDIC restructure is still being implemented.

Again, please deny the Home Depot application to enter the banking industry with an ILC.

Sincerely, Dale L Leighty, Box 270, Las Animas, CO 81054